

Amendments to the Claims:

Please amend Claim 11 and add Claim 21 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

Listing of Claims:

11. (Currently Amended) A method for transferring funds using the Internet, the method comprising:
 - storing in a stored value account of a sender electronic funds that are available for transfer to a recipient;
 - receiving a request over the Internet at a server computer to transfer at ~~last~~ least some of the funds in the stored value account to a recipient, the request being received in response to and substantially contemporaneous with consummation of a transaction between the sender and recipient;
 - sending the requested funds to the recipient; and
 - debiting the stored value account.
12. (Previously Presented) A method as in claim 11, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.
13. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the sender confirming the sending of the funds.
14. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

15. (Previously Presented) A method for transferring funds using the Internet, the method comprising:

receiving a request from a sender at a server computer to transfer funds to a recipient, wherein the request includes information on a payment instrument to be used to pay the funds to the recipient;

from the server computer, sending an authorization request to charge the payment instrument;

receiving at the server computer an authorization to charge the payment instrument; and

providing the requested funds to the recipient.

16. (Previously Presented) A method as in claim 15, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

17. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the sender confirming the sending of the funds.

18. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

19. (Previously Presented) A method as in claim 11, wherein the recipient is a merchant.

20. (Previously Presented) A method as in claim 15, wherein the recipient is a merchant.

21. (New) A method as in claim 15, wherein the payment instrument is a credit card.